

ECONOMIC TIMES / CHATTER

HAPPY NEW YEAR!!!

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FOR TWITTER ACCT

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GLOBAL/NEWS/INFO

5 things you need to know Monday

USA TODAY - The biggest news to get your New Year's Day started. [Read the full story](#)

7 simple money habits that will help you build wealth in 2018

CNBC - Kick off 2018 by establishing these smart routines. [Read the full story](#)

Financial Tips 2018: How to get ahead on taxes, savings and insurance

USA TODAY - Smart moves include analyzing the new tax plan, tweaking your 401(k) and making sure you have the right life insurance. [Read the full story](#)

OIL/COMMODITIES/ENERGY

Oil price forecast: Analysts see WTI averaging \$56 in 2018

USA TODAY - Expectations of robust oil demand growth and high OPEC and allies' commitment to the production cuts have prompted analysts to raise again their forecast for oil prices in 2018. [Read the full story](#)

The Year Ahead: Lean, Mean In 2018

Oil and Gas Investor Magazine - Each autumn, as the leaves begin to fall, executives start to collect data points, studies and projections from multiple sources, gathering acorns of insight ahead of the new fiscal year. After poring over reports to feed data into their internal models, they adjust their spreadsheets and scenarios. There are no definitive answers, but CEOs seek strong signposts upon which to plan their 2018 budgets and production goals. These involve looking at oil and gas supply and demand, how much OPEC [Read the full story](#)

These 5 Oil Stocks Got Crushed in 2017 (at Least 1 Could Bounce Back Big-Time in 2018)

The Motley Fool - While oil prices recovered in 2017, these oil stocks went in the opposite direction. However, that could change for at least one of them in 2018. [Read the full story](#)

Gold / Silver / Copper Prices - Weekly Outlook: January 2 - 5

[Investing.com](#) - © Reuters. Gold prices rally to 3-month high back above \$1,300 [Read the full story](#)

BANKS/BANKING/CREDIT

Goldman Sachs Sees Economy Strengthening in 2018, Warns About Crypto, Credit

[Investing.com](#) - Economy Jan 01, 2018 14:51 GMT Goldman Sachs (NYSE:GS) expects the U.S economy to be robust in 2018, but warns about potential detrimental effects from the credit and cryptocurrency markets. Jan Hatzius, economist at Goldman Sachs noted Friday in a report that "Asset valuations in some areas - especially credit - have risen to high levels by historical standards. While we have not seen the type of large credit expansions that would be most worrisome for Fed officials concerned [Read the full story](#)

ProgrammableWeb's Most Interesting APIs in 2017: Payments, Banking, Blockchain and Finance

ProgrammableWeb - This segment of the ProgrammableWeb's Most Interesting APIs in 2017 focuses on Payments, Banking, Cryptocurrency & Blockchain, and Financial APIs. [Read the full story](#)

ATM operators demand an increase in inter-bank charges

Livemint - Mumbai: The automated teller machine (ATM) industry wants the central bank to increase the interchange fee for ATM transactions because of the increased costs of running the channel, impact of demonetization and a fall in transaction volumes. Interchange fee is what banks pay each other for the use of other banks' ATMs by their customers. [Read the full story](#)

Raghuram Rajan | Central banks' year of reckoning

Livemint - Since 2008, central banks in industrial countries have deviated from ordinary monetary policymaking in a variety of ways. They've tried to persuade the public through "forward guidance" that interest rates would stay low for extended periods of time. And they've deployed various programmes such as long-term refinancing operations (LTROs), the securities markets programme (SMP) and quantitative easing (QE) in pursuit of various goals. [Read the full story](#)

SBI-Aadhaar Linking: How To Link SBI Bank Account With Aadhaar Card

NDTV - Aadhaar number - the 12-digit Unique Identity Number (UID) issued by the UIDAI (Unique Identification Authority of India) - is to be mandatorily linked with bank accounts by March 31, 2018. [Read the full story](#)

A sign of things to come? Chinese investment banks dominated Hong Kong listings market in 2017

South China Morning Post - But Credit Suisse was the top coordinator with US\$1.3 billion worth of IPOs [Read the full story](#)

TREASURIES/BONDS/STOCKS

he Week Ahead: 5 Things to Watch on the Economic Calendar

[Investing.com](#) - © Reuters. 5 things to watch on the economic calendar this week [Read the full story](#)

Here are three key global themes set to dominate markets in 2018

CNBC - The next calendar year is projected to be a "nerve-jangling" ride for global investors, strategists told CNBC. [Read the full story](#)

5 Experts Predict What Will Happen to Stocks in 2018

Money - The stock market may be reaching new heights, but how stable is it? [Read the full story](#)

Where do professional investors expect the biggest returns in 2018?

The Telegraph - Stock markets in Europe and the emerging economies will produce the best returns next year, professional investors say. [Read the full story](#)

Not over: Here's why one Wall Street veteran predicts stocks will rally 10 percent or more in 2018

Revelers may be ringing in another record year for Wall Street. Read more: <https://www.cnn.com/2017/12/30/stocks-to-rally-another-11-percent-next-year.html>

Jobs week — What you need for the first week of 2018

Yahoo Finance - The first week of 2018 brings investors the final jobs report of 2017 and a rush of other economic data. [Read the full story](#)

Why a New Federal Reserve Chairman Won't Crush Stocks in 2018

The Wealth Advisor - Why a New Federal Reserve Chairman Won't Crush Stocks in 2018 The Street Contributor Sun, 12/31/2017 - 12:43 Image Jerome Powell, President Trump's nominee to succeed Federal Reserve chief Janet Yellen in February 2018, is unlikely to push stock prices higher. In fact, the central bank is expected to continue its strategy of raising interest rates, which could put a damper on valuations. Powell requires confirmation by the Senate, but his moderate stance at a confirmation hearing in November [Read the full story](#)

Here's how to get the most out of your 2018 financial resolutions

CNBC - If you want to rein in your finances, now's the time to strike. Stacey Tisdale, CEO of Mind Money Media, points out four ways to clean up your act. [Read the full story](#)

INSURANCE/HEALTH

How exercise can help you to quit smoking

Medical News Today - Are you finding it hard to quit smoking? Are you trying again this New Year? Exercising may help to reduce withdrawal symptoms, according to new research. [Read the full story](#)

8 simple habits to change for a healthier 2018

CBS News - When it comes to your health, focusing on smaller, easy-to-incorporate changes can make a big difference [Read the full story](#)

A Diet Strategy That Counts Time, Not Calories

The Wall Street Journal - You can eat whatever you want with time-restricted feeding, just not whenever you want. The regime, which limits eating to a 12-hour window each day, is increasingly being studied as a tool for weight-loss, diabetes prevention and even longevity. [Read the full story](#)

New move could help cut car insurance premiums

[BreakingNews.ie](#) - New figures on crash settlements could help to cut the cost of car insurance. The Sunday Business Post reports that Insurance Ireland has handed over data on out-of-court payments to the Personal Injuries Commission (PIC), which is investigating the spiralling cost of premiums. In Ireland, payouts can be up to €78,000 for serious cases, compared to just over €24,000 in the UK. The PIC is to benchmark the figures against other countries to see if our payouts - and therefore our premiums - can be [Read the full story](#)

While P/C Insurers Stand to Gain From Trump Tax Cuts, Reaction Not All Rosy

Carrier Management - Many insurers and insurance agencies will gain big from the massive tax reform package passed by Congress just before Christmas. Many industry groups celebrated the bill's passage and its double-digit reduction in the tax rate. "Given that property/casualty insurance industry's average effective tax rate has been in the low 30s, a 21 percent corporate rate is a huge win for us," said Jimi Grande, senior vice president of government affairs for the National Association of Mutual Insurance [Read the full story](#)

Obama challenges Trump on Obamacare, Paris climate pact

The Washington Times - Barack Obama promised upon leaving the White House that he would stay out of President Trump's hair unless it was really, really important. Increasingly during 2017, Mr. Obama found really important topics on which to challenge Mr. Trump. When Mr. Trump pushed Congress last March to repeal Obamacare, Mr. Obama ... [Read the full story](#)

CRYPTO'S / DIGITAL CURRENCY

Enforcement Agencies May Bring Bitcoin Exchanges Under Scrutiny

Inc42 - Bitcoin platforms and exchanges may soon come under the scanner of enforcement agencies after the Indian government likened them to 'Ponzi schemes' recently. As per a LiveMint report, the bitcoin exchanges are set to be investigated for any attempts of illegal money-pooling. "The Securities and Exchange Board of India (Sebi) can also take an action against such exchanges if they are serving as collective investment schemes," the report added. Just last week the Indian government issued a [Read the full story](#)

Bitcoin Has Plunged by at Least 22% on 20 Separate Occasions Since April 2013

The Motley Fool - The resolve of cryptocurrency investors is constantly being put to the test. [Read the full story](#)

CURRENCIES

Dollar could follow its worst performance in 14 years with another weak year

CNBC - After its worst performance in 14 years, the dollar could defy logic in 2018 and weaken even as the Federal Reserve raises interest rates. [Read the full story](#)

Forex - Weekly Outlook: January 2 - 5

[Investing.com](#) - © Reuters. Dollar falls to 3-month lows on Friday; posts largest annual percentage decline since 2003 [Read the full story](#)

Rupee opens marginally higher against US dollar

Livemint - Mumbai: The Indian rupee opened marginally higher against the US dollar in a thinly-traded market on the first day of 2018. [Read the full story](#)

USA/CANADA

President Trump Predicts a 'Fantastic' New Year at Exclusive Mar-a-Lago Gala

TIME - President Trump also capped 2017 with a video tribute citing his top achievements over the past year [Read the full story](#)

How the new tax law could ripple through 2018

CBS News - It promises to have wide-ranging impacts on wages, jobs, spending, inflation, interest rates, stock prices and more [Read the full story](#)

Living on Social Security? Here's a Tax Credit Just for You

The Motley Fool - If you're 65 or older and meet certain income requirements, the Credit for the Elderly or the Disabled may knock thousands off your tax bill. [Read the full story](#)

US closer than ever to 'nuclear war with North Korea,' Mullen says

Fox News - Former Joint Chiefs of Staff Chairman Mike Mullen on Sunday gave a dire predication about U.S.-North Korea relations, suggesting the countries are closer than ever to a nuclear war with no diplomatic solution. [Read the full story](#)

Will Trump Finally Get His Border Wall In 2018?

Newsweek - The upcoming political battle will center around protections for the 700,000 so-called Dreamers. [Read the full story](#)

As U.S. budget fight looms, Republicans flip their fiscal script

Reuters - The head of a conservative Republican faction in the U.S. Congress, who voted this month for a huge expansion of the national debt to pay for tax cuts, called himself a "fiscal conservative" on Sunday and urged budget restraint in 2018. [Read the full story](#)

Around 1,200 customers without power in Etobicoke

CBC News - Toronto Hydro say they are working to restore power to about 1,200 customers in the Etobicoke area as a cold weather alert remains in effect for the city. [Read the full story](#)

EMERGING MARKETS

Mexico Will Limit The Number Of Used Cars Coming From The US

CarBuzz - Anyone else see the irony? [Read the full story](#)

Venezuela to raise minimum wage despite economic crisis

BBC News - President Maduro announces the hike despite the country's economic turmoil. [Read the full story](#)

MIDDLE EAST

Iraq's exports from southern oilfields hit record 3.535 mln bpd in Dec - Breaking News

Jerusalem Post - BAGHDAD — Oil exports from Iraq's southern Basra ports rose to a record high of 3.535 million barrels per day (bpd) in December from 3.5 million bpd the previous month, two oil officials said on Monday. Southern exports are on the rise as Iraq seeks to offset the halting of shipments from its Kirkuk oilfields in the north in mid-October after Iraqi forces took back control of fields from Kurdish fighters. The bulk of Iraq's oil is exported via the southern terminals. [Read the full story](#)

Will new tax spur economic reform in UAE, Saudi Arabia?

Aljazeera - Saudi Arabia and the United Arab Emirates are ringing in the new year with the introduction of a five percent value-added tax (VAT) on most goods and services, in an effort to boost revenue and revive their oil-dependent economies. The tax, which goes into effect on Monday, will be imposed on a wide range of commodities, including food, clothes, fuel, entertainment, electronics, and phone, water and electricity bills. Rent, real-estate sales, airline tickets and school fees are excluded from the [Read the full story](#)

United Arab Emirates introduces VAT for first time

BBC News - The Gulf state has been under pressure to increase state revenue in the face of lower oil prices [Read the full story](#)

Likud party calls for de-facto annexation of Israeli settlements

Reuters - Prime Minister Benjamin Netanyahu's Likud party unanimously urged legislators in a non-binding resolution on Sunday to effectively annex Israeli settlements in the occupied West Bank, land that Palestinians want for a future state. [Read the full story](#)

EGX to see calm trading after CBE decision, on last day of 2017

Mubasher - Cairo - Mubasher: The Egyptian Exchange (EGX) is forecast to see a calm trading session with a possible decline in the last day of the year, after the Central Bank of Egypt (CBE) maintained interest rates, a decision that was disappointing for ... [Read the full story](#)

AFRICA

Zimbabwe: ED Declares 2018 Year of the People

AllAfrica - Bulawayo President Mnangagwa yesterday declared 2018 as the year for all Zimbabweans, saying his administration will work tirelessly to create a peaceful and stable political and socio economic environment that will ensure the nation's prosperity. In his New Year Message that was also aired on ZBCTV, President Mnangagwa said his administration will thrive on governing, guided by honesty, transparency, accountability and discipline. "Fellow Zimbabweans whether at home or abroad, I would like to [Read the full story](#)

Zimbabwe: Mugabe's Ally Under Siege

AllAfrica - Suspected Zanu PF supporters on Friday night allegedly stormed Harare South MP Shadreck Mashayamombe's house where they bashed his relatives and stole goods as well as cash. Mashayamombe, one of the leading figures in the G4O faction that was fiercely loyal to former president Robert Mugabe, is receiving treatment after he was allegedly tortured by the army during the military takeover of government last month. A member of the MP's family confirmed Friday night's alleged attack, claiming four [Read the full story](#)

Land reform: Will Zimbabwe's economic downfall be repeated in South Africa?

Africa | DW | 30.12.2017 - On a dusty road in eastern Zimbabwe, Rob Smart (70) can barely get out of his van as dozens of friends and farm workers run to welcome the white farmer back to his land. He and his son Darryn had been evicted from their property six months ago, land which was then given to a top cleric with ties to the former dictator Robert Mugabe. Smart is one of thousands of white Zimbabwean farmers who were expropriated without reimbursement since Mugabe's "fast-track" land reform was implemented in 2000. [Read the full story](#)

Kenya: National Dialogue Expected Any Time Now

AllAfrica - National dialogue to ease political tension in Kenya is expected to begin this week when the Multi Sectoral Forum, which has the backing of an international committee, meets to roll out a roadmap that is expected to end in June. The opposition National Super Alliance has maintained that dialogue with President Uhuru Kenyatta is the only matter that would dissuade them from abandoning the planned swearing in of Raila Odinga as the "people's president" and establishment of People's Assemblies as a [Read the full story](#)

Nigeria: Trump Under Fire for Blaming AIDS On Nigerians

AllAfrica - Abuja UNITED States President, Donald Trump, has come under criticism for alleging Nigerians were to blame for the prevalence of HIV/AIDS in his country. The controversial politician who came to power in 2016 has been quoted as saying 40 000 Nigerian nationals, alongside an almost equal number of Haitians had come to the US and spread the ailment. Francis John, Hope for Africa executive director, demanded that Trump provided verifiable facts and figures to back his statement. "Otherwise, it may [Read the full story](#)

Sudan: Khartoum Imposes Two States of Emergency

AllAfrica - El Obeid / Kassala The disarmament campaign has been extended to North Kordofan and Kassala. On Saturday, Sudanese President Omar Al Bashir imposed the State of Emergency in these two states. Activists and politicians doubt the reasons for the measure. In July, Khartoum announced a large disarmament campaign in the country, to begin with in the five states of Darfur, and South and West Kordofan. Paramilitaries of the Rapid Support Forces and army soldiers were employed in August to implement the [Read the full story](#)

ASIA

Kim Jong Un offers rare olive branch to South Korea

CNN - North Korean leader Kim Jong Un looked to ease regional tensions with South Korea, offering to talk about sending a delegation to the Winter Olympics in Pyeongchang next month. [Read the full story](#)

North Korea leader says he has a 'nuclear button on my desk' and that the deterrent will prevent war with United States

The Washington Post - In his annual New Year's Day address, Kim Jong Un vowed to focus on producing nuclear warheads and missiles for operational deployment, adding that the United States is now within range. But he also said North Korea won't use nuclear weapons unless it faces aggression, and he opened the door to dialogue with South Korea. [...] [Read the full story](#)

Kim Jong Un says he won't use nuclear weapons if there's no aggression toward North Korea

CNN - In his annual New Year's address, North Korea leader Kim Jong Un said Monday his country is "a responsible nuclear nation that loves peace." He also said that "as long as there's no aggression against" North Korea, it does "not intend to use nuclear powers." [Read the full story](#)

China can fill diplomatic void created by Trump

South China Morning Post - The American leader's foreign policy decisions since taking office almost a year ago have seemingly been about upending the world order. There is no better example of this than his decree recognising Jerusalem as Israel's capital [Read the full story](#)

Hong Kong's new voluntary health insurance scheme to target young buyers with 'attractive' tax breaks

South China Morning Post - Plan expected to be announced early 2018, the Post has learned [Read the full story](#)

Asia US dollar bond issuance hits record in 2017 as demand moves from America

South China Morning Post - New dollar debt issuance in Asia excluding Japan, has jumped 40pc to US\$377b from 2016, says Thomson Reuters [Read the full story](#)

Asian convertible bonds expected to continue to outperform equities and vanilla bonds as rates rise

South China Morning Post - Strong issuance of convertible bonds – particularly by Chinese companies – will extend into new year, say bankers and investors [Read the full story](#)

EUROPE

Merkel's allies, further defying SPD, seek corporate tax cuts

Reuters - Germany's Bavarian conservatives are pressing for corporate tax cuts and abolition of a tax imposed after reunification to help poorer eastern states, which could complicate talks with the Social Democrats (SPD) on forming a new government. [Read the full story](#)

Bulgaria takes over EU presidency in turbulent times

Europe | DW | 01.01.2018 - Taking over the EU presidency in the present times poses a serious challenge for Bulgaria. Ongoing Brexit talks, debates to establish a coordinated position on refugee and migration matters, and preparations for the new EU budget from 2020 onward are just three of the most pressing issues to date. Bulgaria's minister for the EU presidency, Lilyana Pavlova, said that a successful presidency will require reaching political consensus, engaging in dialogue and reaching mutual understanding. Bulgaria [Read the full story](#)

Trade deal by March or WALK AWAY: Owen Paterson warns May to ignore 'Remoaner double talk'

Express - SENIOR Brexiteer Owen Paterson has warned Theresa May that heads of terms for a new free trade deal with the EU need to be agreed by March or Britain should quit talks and prepare for no deal. Writing exclusively for the Daily Express online, the former cabinet minister who sits on the board of leading Brexit group of Leave Means Leave has told the Prime Minister that enough concessions have been made to the EU and the Prime Minister must not be taken in by "Remoaner double talk." [Read the full story](#)

No solution in sight for UK's productivity crisis as small businesses say it is not a priority

The Telegraph - Hopes that a "dynamic movement" among small firms could solve the UK's prolonged productivity crisis have been dashed after business owners said it was not a priority. [Read the full story](#)

Word on the Street Monday, 1/1/18

Forex Rates:

http://forex.tradingcharts.com/quotes/custom_forex_quotes.html?sQSyms=USDIQD%2CUSDVND%2CUSDCNY%2CUSDKWD%2CGBPUSD%2CUSDIRR%2CUSDIR&btnFinished=Finished%3A+Display+Favorite+Quotes

Forex is trading in some of the countries below this morning 1/1/18

Symbol	Bid	Ask	High	Low	Open	Change	Time
USD/IQD	1,165.3000	1,215.3000	1,165.3000	1,165.3000	1,165.3000	0.0000	08:30
USD/VND	22,343.0000	23,010.0000	22,343.0000	22,343.0000	22,343.0000	0.0000	17:36
USD/CNY	6.5057	6.5077	6.5064	6.5012	6.5057	0.0000	06:08
USD/KWD	0.3009	0.3029	0.3010	0.3009	0.3010	-0.0001	04:15
GBP/USD	1.3491	1.3495	1.3505	1.3480	1.3505	-0.0014	04:18
USD/IRR	12,048.0000	12,428.0000	12,048.0000	12,048.0000	12,048.0000	0.0000	17:51
USD/IDR	13,542.5000	13,553.5000	13,547.0000	13,527.0000	13,541.0000	1.5000	07:11

CNBC Link: <http://www.cnbc.com/markets/>

CNBC Morning Squawk Link: No link on Holiday

Tish Articles:

Washington is taking a series of new measures in Iraq

[link](#)

BAGHDAD (Reuters) - The US-led international coalition will take a series of measures in western Iraq to prevent a new version of the populace from appearing.

Our work next year will focus on revitalizing efforts to stabilize liberated areas," McGork said in a statement to US partners in the International Alliance.

He pointed out that "the number of Iraqis who returned to their homes after the defeat of the organization amounted to about 8.2 million people, and the organization could not recognize the control of one meter of land that was recovered from Mosul to the city of Tikrit."

He added that "the initiatives of the Bank and the International Monetary Fund and the reforms carried out by the Iraqi government contributed to the stability of the local economy and pumping billions of dollars in areas most in need," pointing out that "the coalition forces will continue to focus on a confrontational outside Iraq and Syria, by eliminating the funding channels of the organization And his media machine used to attract fighters from all over the world.

Special Statement on Iraq's Comprehensive Reconstruction

[link](#)

01-01-2018 All times are GMT +3

The General Secretariat of the Iraqi Council of Ministers said that the reconstruction process includes all the provinces and not only liberated areas.

"The Council of Ministers issued Resolution No. 438 of 2017 by assigning the ministries and provinces concerned to take the necessary executive procedures in terms of reconstruction and development in the provinces affected by terrorist operations and the war according to the framework document of the general plan approved by the Council of Ministers in two previous resolutions.

He added that 'this comes for the purpose of committing those parties to abide by the contents of the plan, which was based on accurate extrapolation of the damage in all provinces affected by the terrorist attacks on the economic facilities, infrastructure and housing, which is not limited to the liberated governorates only'.

"However, the government's efforts and the continuing directives of Prime Minister Haider al-Abadi to ensure the return of the displaced, of whom about half are still in the camps or in other areas, requires the provision of essential services to citizens, Drinking water, electric power, educational services, health services) as well as the removal of mines and explosives that threaten the lives of citizens in many areas, which is called the Stability Support Program. Displaced persons, stabilize their areas and provide them with basic services.

The statement pointed out that 'comprehensive reconstruction in all the provinces of Iraq, has become a prime objective of the directives of the Prime Minister, when he announced that the reconstruction plans are not limited to liberated areas, but extends to all the provinces that were directly affected by the terrorist operations that affected many projects Services and housing, or indirectly as a result of the suspension of many activities and services in different areas because of the concern to secure the requirements of the battle and sustain its momentum during the years of fighting with the shrinking of state resources significantly as a result of the collapse of oil prices, until our heroic forces to achieve the great victory.

The Secretariat of the Council of Ministers said that 'the reconstruction program in Iraq, whether through the international conference to be held in Kuwait, or through the state budget, especially the development lending programs, will cover all provinces, and will be the launch of major investment opportunities in 2018 important role in the recovery of the economic situation And the absorption of unemployment rates, and included a map of investment opportunities prepared by the National Investment Commission dozens of major projects deployed sites in all provinces'.

"The General Secretariat of the Council of Ministers declares that, reassuring all our citizens in all provinces that the wheel of construction and development will be launched strongly, and that the Prime Minister announced the determination to be in 2018 year of reconstruction and investment is based on a plan built accurately in cooperation with the World Bank Other organizations and expected international support.

January 01, 2018 Rise in Import Tax Revenues to Follow Hike in Forex Rate

<https://financialtribune.com/articles/economy-business-and-markets/79071/rise-in-import-tax-revenues-to-follow-hike-in-forex-rate>
link

Majlis Research Center has forecast that the government will meet its import tax revenue target set in the 2018-19 budget, while predicting a higher foreign exchange rate and a significant reduction in goods receiving subsidized hard currency in the year ahead.

In its latest report that analyzes import tax in the recent budget bill, the body notes that an increase in foreign exchange rates in the coming year would decrease the value of imported goods in dollar terms while increasing tax revenues.

The parliamentary research center pointed out, however, that the precise impact of this on realizing the budget import tax target remains to be seen.

In his proposed annual budget bill presented to the parliament on Dec. 10, President Hassan Rouhani put the rate of the US dollar at 35,000 rials while the greenback is currently being traded north of 42,000 rials in the open market.

That is why MRC also notes that "considering the economic conditions of the country and a lack of increase in oil revenues, an increase in foreign exchange rates more than what has been projected in the budget law, be it for the purpose of meeting market demand or implementing the rate unification policy, will not be very improbable".

It further said the elimination of subsidized hard currency for many goods—a prerequisite of forex rate unification—in the next year "would not be far-fetched".

"But conditions of the country in the coming months would dictate to what extent foreign exchange rates would rise," MRC declared.

Import Tax Target Realization

The parliamentary think tank notes that the share of import tax from indirect taxes (total tax on goods and services and import tariffs) in budget laws of the fiscal 2013-14 through 2016-17 has been 32%, 31%, 32% and 30% respectively, which renders it an important source of income for the government.

The share has been envisioned at 33% in the fiscal 2017-18 budget.

"Import tax revenues in the annual budget throughout the years indicate that whenever the figure has been predicted realistically and in line with the yearly performance and conditions of the country, its chances of realization have increased," MRC noted, adding that the opposite is true when the targets were set unrealistically.

For instance a sudden respective jump of 51.7% and 52.6% in fiscal 2006-07 and 2010-11 meant that only 69.23% and 76.36% of import tax revenues of those years were realized. On the other hand, when the same increase for the fiscal 2013-14 was set at 7.33%, it translated into a 122.3% realization of import tax revenues in the budget.

The research center then outlines three ways of arriving at the figure for import tax income of the current fiscal year to March 2018. In the first method, it compares the initial six-month performance of last year with its 12-month performance and applies it to the first six-month performance of this year.

The method will result in a prediction that the current budget law will see the administration's import tax revenues reach 186.176 trillion rials (\$4.34 billion), which means that it will have a realization rate of 107.1%.

The second method will be to obtain data and information related to cash revenues, guarantees and clearances by the Islamic Republic of Iran Customs Administration. After considering all the aforementioned data using this method, MRC predicts that import tax revenues will stand at 231.99 trillion rials (\$5.04 billion) at the end of the current fiscal year (March 20, 2018).

For the final method, the think tank says that considering the necessity of reaching a realistic prediction for import taxes in the current year and in light of the possibility of imports rising during the final months, a median figure of the previous methods can be employed, whereby the results project 209.08 trillion rials (\$4.87 billion) in import tax incomes, meaning that 120.29% of the government's vision will be realized.

2018-19 Target

MRC analyzes the figures for the fiscal 2018-19 and notes that import taxes in the annual budget law has risen by 32.42% compared to the figure approved last year while the government has predicted its import tax realization to increase by 10.09%.

As the think tank states, the rise compared to last year has been predicated on a number of crucial factors, namely an increase in the value of imports, a rise in the average rate of real tariffs, a rise in foreign exchange rates, a combination of aforementioned factors and a change in previous trends based on which the IRICA will collect its revenues and be further equipped by electronic tools such as the single window system

DC NY Iraq Articles:

Abtan blesses by 2018 and wishes to be a year to promote the victory and prosperity of Iraq and its people

http://translate.googleusercontent.com/translate_c?depth=2&hl=en&rurl=translate.google.com&sl=ar&sp=nmt4&tl=en&u=http://alforatnews.com/modules/news/article.php%3Fstoryid%3D156938&usq=ALkJrhgO_jO9-q52560ooVycpddNIPpRQQ

The Minister of Youth and Sports Abdul Hussein Abtan congratulated the Iraqi people on the occasion of the New Year 2018, hoping that the new year will complement what has been achieved in the past year and that the next year will be a year of excellence, creativity and determination of Iraqi youth who proved to the world its ability and courage And challenging the most difficult circumstances.

Abtan said in a statement, received by the agency {Euphrates News} a copy of it today, "We bless the youth and athletes the coming of the New Year and everyone live the joys of victories of our heroes in the security forces and the popular crowd against the gangs of terrorist Da'ash, and I hope to stand a solemn and honor for the martyrs of Iraq and care of their families patient, For the heroes of the heroes, the living example of the championship and courage. "

"We also congratulate our young people on the future of the country and the strong means of building and prosperity. We congratulate and congratulate our creative athletes in all sports. We also congratulate the dedicated staff of the Ministry of Youth and Sports, who have been honored to work with them together and we have made efforts to achieve this goal.

Activity and giving. "

He called on the Minister of Youth and Sports to "further brotherhood and love and strengthen the bonds of passion and tolerance among all Iraqi

The parliamentary elections reveal to "tomorrow's press" what will be included in the next parliament session

https://translate.googleusercontent.com/translate_c?depth=2&hl=en&rurl=translate.google.com&sl=ar&sp=nmt4&tl=en&u=https://www.alghadpress.com/news/Iraq-News/135908/AlghadPress&usq=ALkJrhjapCmpzxc9CPixUUAOVQ1D6pdkag

01/01/2018 Baghdad / Al-Ghad Press:

A member of the parliamentary legal committee, Abstam Hilali, on Monday, the most important included in the session of the Council of Representatives on Wednesday.

Al-Hilali said in an interview with "Al-Ghad Press" that "the parliamentary session after the legislative holiday on Wednesday next will be very important," noting that "it includes the most important laws that are presented in the meeting is the election law, provincial councils and the House of Representatives for the elections on the elections and must From resolving the issue. "

She added that "the election was set on 12/5, and the trend goes to move towards voting on the election law, especially that it remains one paragraph for the elections of the Council of Representatives or the Council of provinces," noting that "the provincial councils law remained only paragraph Kirkuk, Certificate and age ".

Hilali said that "the meeting will also discuss the budget and the likelihood of returning to the government or stay in parliament to enter proposals or read a second reading.

Iraq announces "unprecedented increase" in associated gas investment

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[Twilight News](#) 01/01/2018

Oil Minister Jabbar Ali al-Allaibi announced the achievement of "unprecedented increase" in the investment of crude gas associated with the oil operations in the Basrah gas project by up to (80%) in early January of the new year 2018 compared to the same month of 2017 .

"The investment capacity of this project reached 900 million standard cubic feet per day, as well as another increase in the investment of raw gas from the fields of the South Gas Company and the Missan Oil Company, reaching a rate of 230 million cubic feet," he said in a statement. Standard per day.

He added that this great achievement will enhance the country's capabilities in the export of liquid gas and natural gas and will increase sustainable development and increase investor confidence in petrochemical projects and fertilizers because of stability in the abundance of raw material for these industries, which is refined gas.

The Iraqi Federation of Radio and Television strongly condemns the attack on the staff of the Euphrates channel in Dhi Qar and describes Balhaji

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(Baghdad: Al Furat News) The Iraqi Broadcasting and Radio Federation strongly condemned the attack on the staff of Al-Furat satellite channel during coverage of the celebrations of New Year's Day citizens.

"The Federation of Iraqi Broadcasting and Television condemns the brutal attack on the staff of Al-Furat satellite channel during the celebration of the New Year's Day celebrations in Dhi Qar province and the acts of police beatings and abuse of cadres," the statement said. The channel and the injury of fellow photographer Ali Abbas injured as a result. "

"We condemn and denounce this act, which we are committing as a clear violation of the dignity and rights of the press, as well as its violation of any form of human rights. We demand that the Minister of the Interior hold accountable the infidels and not see such anomalies in the future."

The crew of Al-Furat satellite channel was attacked by members of Dhi Qar province police yesterday night while covering citizens' celebrations on the occasion of Ras al-Jadida.

Despite the citizens' criticism of the behavior and style of the police officers and their dealing with the staff of the channel, they increased their prejudices and insulted the members of the channel as they cursed the citizens and their celebration, and then hit the channel staff beating.

The boom in the sale of fireworks and crackers in the markets of Baghdad on the occasion of the New Year

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BAGHDAD (Reuters) - Baghdad's markets witnessed a remarkable boom in the sale of fireworks and fireworks of all kinds on New Year's Eve.

The Baghdadi market has received since the morning of the citizens to buy fireworks and crackers to fill the sky of the capital with the first beats of the clock at 12 o'clock at night, confirming the new year.

Families and young children celebrate a new year, rushing to give gifts to each other and decorate the children with the red clothes that the children love and delight.

The Baghdadi families also accepted the purchase of a tree of bright colors and joyous to light their homes and bring joy to the hearts of those around them.

The New Year's Eve coincides with the victories of the various types of security forces on terrorist gangs

Kauaihn Iraq Articles:

Official Iranian newspaper: Three countries running demonstrations Iran from Erbil

http://translate.googleusercontent.com/translate_c?depth=2&hl=en&rurl=translate.google.com&sl=ar&sp=nmt4&tl=en&u=http://www.knoozmedia.com/296982/%25D8%25B5%25D8%25AD%25D9%258A%25D9%2581%25D8%25A9-%25D8%25A5%25D9%258A%25D8%25B1%25D8%25A7%25D9%2586%25D9%258A%25D8%25A9-%25D8%25B1%25D8%25B3%25D9%2585%25D9%258A%25D8%25A9-%25D8%25AB%25D9%2584%25D8%25A7%25D8%25AB-%25D8%25AF%25D9%2588%25D9%2584-%25D8%25AA%25D8%25AF%25D9%258A%25D8%25B1-%25D8%25AA%25D8%25B8%25D8%25A7%25D9%2587/&usq=ALkJrhi1Pu_fyYwxHwO3g7wQVYK5b2Mlow

January 1, 2018

An official Iranian newspaper revealed on Monday that American, Israeli and Saudi officers had formed an operating room in the city of Arbil in the Kurdistan region of Iraq to manage the demonstrations taking place in Iran a few days ago.

"Information leaked that the confused and defeated America has formed two operating rooms to run these demonstrations in the Iraqi city of Herat and Arbil, where the US, Israeli, Saudi and representatives of the terrorist organization Khalk are participating," Kayhan newspaper said in an editorial today.

The newspaper added that "these limited demonstrations, which are just bubbles will soon end soon because it revealed early itself in the spread of chaos, sabotage, so you can not find who supports it."

The newspaper pointed out that "the external exaggeration of what is happening in Iran of limited protests led by the United States President Trump, who is steeped in a trance with the confused Zionist entity and Saudi Arabia confirms the extent of their bankruptcy and failure in the face of Iran as well as their inability to understand the Iranian reality and read what the Iranian people dedicated to order Islamic and eternal revolution and sacred goals and can never give up its principles.

Kurdistan: a meeting between the government and parliament and the Electoral Commission

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aljournal January 1, 2018

Is scheduled to "hold the Kurdistan Regional Government next week a tripartite meeting with the Parliament and the Independent High Electoral Commission in the region to set a deadline for legislative action in the region.

Kurdish media said that "the meeting will discuss the clean-up of the electoral lists, as many of the parliamentary blocs in Kurdistan has called on several occasions to carry out this process before proceeding to the elections."

According to the means, "UNHCR asked the government to provide 15 - 17 million dollars for the elections, and assistance by relevant parties in the government."

"The government and UNHCR have also agreed to set the date to be limited from 1 to 15 months of forgetting this year," she said.

On Wednesday, 34 civil organizations in the Kurdistan region issued a statement calling for the consolidation of the legislative and presidential elections in the region by one day and that the special and public vote be held on the same day.

"The only way to overcome the current crisis is to hold fair elections by legislating a parliamentary law for elections and forming a new government," they said in a statement.

The Prime Minister of the Kurdistan region, Nechirvan Barzani, called for the end of last year to bring the date of elections in the region and take it after three months.

The Prime Minister of the Kurdistan region, Nechirvan Barzani, called for the end of last year to bring the date of elections in the region and take it after three months.

A London newspaper reveals five challenges facing Iraq in 2018

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aljournal January 1, 2018

The London-based Arabic newspaper Asharq Al-Awsat reported on Monday that there are 5 serious challenges facing Iraq in 2018, indicating that the most prominent relationship between Baghdad and Erbil and the elimination of corruption. "Iraqis at the highest level of power or ordinary citizens know that this year's victory in the war on terror does not diminish the importance of the other challenges that the country and its government must address in 2018 and later years," the paper said. That some of those challenges may be due to the first years of the US occupation of Iraq in 2003, and some of them linked to the years that followed, and others created by the circumstances of the war on the duel.

Corruption

"Most Iraqis agree that the most important challenge facing Iraq in general, and the government in particular in the new year, is the corruption issue that has been linked to the state and its institutions since the early days of 2003," she said, adding that "And began with the years of international blockade that followed the invasion of Iraq to Kuwait in the nineties of the last century.

The crisis between Baghdad and Erbil

"The other major issue is the tense relationship between Baghdad and Erbil against the background of the referendum on Kurdish independence last September, as one of the most important challenges that require radical treatments to solve," she said.

Reconstruction of war-torn provinces

She pointed out that "there is the challenge of reconstruction of the provinces destroyed by the war, especially in light of the financial crisis experienced by the country, and talk about a deficit in the budget for 2018 estimated at 13 trillion Iraqi dinars."

The election

"The Iraqi government, which is only five months after the end of its mandate, faces the challenge of holding local and public elections in mid-May, amid opposition from Sunni political parties and blocs on the pretext of the return of large numbers of displaced people to their homes and the destruction of infrastructure in the provinces occupied by" .

disarmament

"Some believe that the disarmament process is one of the biggest challenges facing the country, because of its alarming spread, in all parts of Iraq."

Prime Minister Haider al-Abadi pledged to eliminate corruption rampant in the state departments and hold the corrupt, while he stressed that the reconstruction will include all provinces, because all of them were damaged.

UN Secretary-General sends "strong warning" to the world

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Editorial date: 2017/12/31 23:09 • 161 times read

The United Nations Secretary-General Antonio Guterres on Sunday issued a "strong warning" to the world about the serious challenges of continuing and exacerbating conflicts to climate change and increasing inequality in his New Year message.

Guterres called on world leaders to "unite the people", adding that "this will allow for the building of a safer and safer world, the settlement of conflicts, the overcoming of hatred and the defense of common values."

Trump attributes to himself and to the international alliance the bulk of the victory over "calling" in Iraq and Syria

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aljournal December 31, 2017

Baghdad - Agencies

US President Donald Trump has claimed that his country's Western coalition has regained almost 100 percent of the land seized by the militants of the Da'ash organization in Iraq and Syria.

"We have achieved historic success in the war against the Da'ash," he said. "At present, the Alliance has regained almost 100 percent of the land in Iraq and Syria, which it controlled. These terrorists in the past. "

Against the background of Russian President Vladimir Putin's remarks about the victory over terrorism in Syria, thanks to the joint actions of the Syrian army and Russian forces, the United States claimed that the Russian air force had carried out "only a small part of the operations against Dahesh."

Strangely enough, this misguided position was supported by Washington's Western allies, in particular French Foreign Minister Jean-Yves Le Drein, who said Russia had "set" for itself victory in Syria.

Russian authorities criticized Western partners' statements about the victory in Syria and called on Washington not to attribute to itself the victories of others.

Kremlin spokesman Dmitry Piskov shortened Western claims by saying: "Victory has many fathers, while defeat remains an orphan."

Parliamentary Finance: reducing the salaries of the three presidencies step does not work for the budget

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Baghdad - Journal News

The decision of the Finance Committee parliamentary Ahmad Hama Rashid, on Sunday, that the reduction of salaries of the three presidencies and their employees step does not make sense for the federal budget.

Rashid said that "the three presidencies and their employees do not make up only 1% of the workforce and thus reduce the salaries of the Presidency to yield fruitful results benefiting Iraq, stressing the existence of billions of dollars go to corruption, whether through the auction of currency or imaginary projects or the smuggling of state property, First stop and then go the salaries of officials. "

He stressed the decision of the Finance Committee on the implementation of the campaign against corruption and corrupt people on the really corrupt and declare the people and end the waste of money and the investigation of fictitious projects to provide large amounts of state budget to reduce the reduction of salaries of officials and special grades.

The Prime Minister Haider Abadi announced during the graduation ceremony of university students technology on the twenty-first of this month on the reduction of salaries of senior officials to provide funds for the federal budget and achieve equality between the classes of the Iraqi people.

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Blessed and Highly Favored:

CBI Update: <http://www.cbi.iq/>

CBI Closed today

ISX Update: www.isx-iq.net/isxportal/portal/homePage.html

Elmer:

Rafidain determines the prices of housing units in Basmaya project

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Al-Rafidain Bank has determined the prices of residential units in the Basmaya project, which is 10% of the value of the residential unit.

"The value of the first installment of the housing unit, which is 100 square meters, amounted to 7 million 560 thousand dinars," the bank's information office said in a statement.

He added that "the price of the first installment of the housing unit area of 120 meters amounted to 13 million and 608 thousand dinars," noting that the price of the first installment of the housing unit, which is 140 meters, amounted to 21 million and 168 thousand dinars.

He explained that "the payment of monthly installments of the housing unit will be one month after the date of the organization of the contract to grant the loan and the monthly installment of payment of 437 thousand and 360 dinars for the apartment area of 100 meters and the amount of 492 thousand and 30 dinars for the apartment area of 120 meters and 535 thousand and 766 dinars for the apartment With an area of 140 meters. "

He added that "the price of the first installment of the housing unit area of 120 meters amounted to 13 million and 608 thousand dinars," noting that the price of the first installment of the housing unit, which is 140 meters, amounted to 21 million and 168 thousand dinars.

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Artmeister:

Operation Disclosure: <https://operationdisclosure.blogspot.com/>

RV/INTELLIGENCE ALERT - December 31, 2017

As the New Year approaches, the final cleanup of the cabal is almost complete. The remainder of hidden rogue cabal elements were discovered and neutralized. Those that were captured are being discretely sent to Gitmo for imprisonment. The Alliance have already initiated the mass indictments months ago, implementing trackers onto all public cabal minions. All cabal minions within governments across the world are being monitored 24/7 by the Alliance. All geopolitical matters were successfully solved in 2016-2017 paving the way for the RV. 2018 will begin with a big bang as the RV is about to be released.

Catnip:

ARTICLE 1 (from PM Abadi's website, posted only on Arabic side, not posted on English side)

Prime Minister Dr. Haider Abadi congratulates the new year: The year of victory will remain immortal in the history of our people

31 - December - 2017

I extend my warmest greetings and congratulations to our noble people, especially the Christians, and to all humanity on the occasion of the new year of the new millennium.

The year of the great victory will remain immortal in the history of our people, and we look forward to working together to preserve victory and unity and to continue with the same vigor and determination to restore stability and reconstruction and to complete the return of the displaced to their homes. Collect and stop conflicts and wars and realize the aspirations of humanity for a better future.

Every year Iraq and its people are fine.

Dr. Haider Abadi

Prime Minister

>>>> PM Abadi also posted 3 tweets with portions from the above article.

ARTICLE 2

Abadi announces 2018 priorities

2017/12/31 12:28 [Ayna-Baghdad]

Prime Minister Haidar al-Abadi congratulated the new year 2018. "I offer my warmest congratulations, congratulations and best wishes to our noble people, especially the Christians, and to all humanity on the occasion of the new year of the new millennium," a statement from his office said.

"The year of great victory will remain immortal in the history of our people, and we look forward to working together to preserve victory and unity and to continue with the same vigor and determination to restore stability and reconstruction and to complete the return of displaced people to their homes," he said.

He asked the Prime Minister, "God Almighty, to make it a general good and peace and stability for the peoples of our region and the world at large, and stop the conflicts and wars and achieve the aspirations of humanity a better future, and each year, Iraq and its people okay."

ARTICLE 3

In the new year .. Allawi stresses on resolving the file of the displaced and the reconstruction of their areas

BAGHDAD (Reuters) - December 31 - Iraqi Vice President Iyad Allawi on Sunday expressed his confidence in the Iraqi people's ability to maintain victory and achieve progress and prosperity, pointing out that the election in 2018 should be a "real opportunity" for change. Reform and prepare him all the circumstances and reasons for success.

"We hope that the new year will be a year of security, good, comfort and well-being that meets their aspirations and achieves their aspirations," Allawi said in a statement on the occasion of the new year 2018.

Allawi stressed that the next year will be "an end to the file of the displaced by accelerating the return to their homes and the reconstruction of their areas," adding that "this will be a cornerstone for the achievement of security and stability in the liberated areas." Finished

ARTICLE 4

Masoum: The new year will be the year of the return of the displaced, the reconstruction and the elections, the establishment of the Union Council and the end of the confinement

BAGHDAD, Dec. 31 (Xinhua) - President Fuad Masum on Sunday addressed Iraqis and the world on the occasion of the new year of the new year, hoping that the year of return of displaced people, reconstruction and elections, the establishment of the Union Council, ending the tensions and the development of the political process as a whole.

"We extend our warmest congratulations and congratulations to the people of Iraq and all the people of the world, and we hope that next year will be a year of good, peace, progress, prosperity and love for all," he said. , The year of the great victory of our people over terrorism. It began with the heroic victory achieved by our valiant armed forces on January 23, liberating the left coast from the city of Mosul from drowning gangs and calling the terrorist .. followed weeks later by the march to liberate the right side and the entire city of Mosul, after being dominated by the criminal organization of more than three Painful years and I consider it the eternal capital of his barbaric and pseudo-state.

"This victory would not have been possible without the rigidity and depth of our national unity and the heroism and sacrifice of our people in all its components and spectra, in defense of their freedom." National unity, dignity, the future of its future generations and the future of life and human dignity. And what would have been crowned by these successive victories successively without the competence and morale of combat and the spirit of heroism and steadfastness shown by our armed forces in all formations of the anti-terrorism, units of the army and the federal police and security services and Peshmerga forces and the popular crowd and the air force and air force, and all who contributed in any way to make this great victory " .

The President of the Republic said, "As we bid farewell to 2017 with confidence and confidence in the future of our beloved country, we welcome the new year with greater determination and determination to strengthen the unity of Iraq

and the Iraqis and protect their coexistence on the values of citizenship, justice, brotherhood and mutual respect. And the need to build a state of institutions, citizenship and rights as all the current priorities of our people, and the solid foundation for achieving his aspirations for a stable, prosperous and advanced modern state, be for all without exception, confident that the appearance of each new year .. The aim is to reaffirm the importance of moving forward in order to deepen and enrich the hope of a free, advanced and secure life for all peoples within the framework of a high-quality humanitarian unit. The goals, meanings and means are a year in which the displaced, the displaced and the migrants return to their cities and villages safely and freely. The federal democratic system and the end of the congestion. " Ending

ARTICLE 5

State of Law: Abadi to withdraw the hands of officers issued arrest warrants and the first "Hama Amin"

BAGHDAD (Reuters) - December 31 - A coalition of state law, the commander-in-chief of the armed forces, Prime Minister Haider al-Abadi has called for the withdrawal of officers who are still in service and have been issued arrest warrants.

"The issuance of a warrant for the arrest of any officer is an indication of his corruption, and therefore does not have access to the secret mail, correspondence, files, information and security plans," she said. "Accordingly, the hands of officers who have been ordered Including Air Force Commander Anwar Hama Amin, were arrested, as not stopping them from working officially constitutes a threat to the security of the Iraqi state. " AH

ARTICLE 6

Santa Claus emerges from the rubble of houses and the wedding is a busy connector

BAGHDAD, Dec. 31 (Xinhua) - The atmosphere of the celebration was overshadowed by the celebration of the Iraqi city of Mosul on Sunday morning, in preparation for the new year, and as the door of Na'il emerged from the rubble of destroyed houses, calls were made for security in the city, Months.

The liberated conductor has not seen any celebrations since 2014, forcing his hard-line vision on the people and preventing any manifestations of joy within three years.

The municipality of Mosul was preparing to celebrate the New Year by decorating the Christmas tree in the center of the city, 30 meters high on the celebration platform, as an expression of solidarity among the components of the province. Citizens hung up on the doors of their homes, seemingly challenging to organize a huddle, and to give life back to the city, which had been under the yoke of extremism for a few years.

Volunteer teams and civil society organizations intensified their activities in Mosul and equipped dozens of public squares and gardens to organize the celebrations for free, especially for the families of war victims, orphans and poor classes affected by the military operations in the city.

On the other hand, the atmosphere in the camps on the border of thousands of displaced people from the right-hand coast of Mosul has been bleak. There are no celebrations of neglected camps and the need for much needed supplies in the cold winter. However, some charities and activists, To organize simple celebrations for displaced children, and draw a smile on their faces.

Santa Claus emerged from the rubble of houses in old Mosul to paint joy on the faces of children who were tired of the years of oppression and deprivation. They knew of the determination and determination of the fugitives from their necks and began to renovate their homes, even if they had a personal possibility. To its former glory. [1]

CHATTER

Mnt Goat Tic Toc, Tic Toc we are on a clock! We must believe this RV is coming soon. There is just way too much evidence in all areas to think otherwise. FACT...We know that the UN security council voted on Dec 8th to "fully" release Iraq from Chapter VII. This means they can do whatever they want with their currency (within certain boundaries of the IMF, including the re-instatement back to a normal status). In other words, they technically do not have to conduct the currency auctions any longer or trade using only US dollars... ...This does not mean the currency auctions automatically ended on Dec 8th as some are telling you. In fact, just this week the CBI published yet another currency auction results...FACT...We know thru hundreds of articles that these currency auctions were the basis for ramped corruption, money laundering, terrorist funding. We know the frustration of the CBI and how it can't seem to eliminate this corruption to satisfactory levels, thus the only alternative is to eliminate the auctions. But when and what then?

Kaperoni Article: "*Association of private banks: 3 million Iraqis will create a bank account during the next two Amyin*" This article is a great reminder of the facts... There is 34 trillion dinar outside the banks in mattresses that must begin to be drawn in through deposits before anything can happen. And the article is clear, they expect 3 million Iraqi's to open accounts over the next two years. There is no overnight RV (not even a dime), a float or gradual appreciation is the only realistic option which has also been stated numerous times in the IMF reports.

Thirty nine minute video from Frank26 ... <https://youtu.be/kKlxWjAiruQ>

TANK:

Nondisclosure Agreement

A contract through which the parties agree not to disclose information covered by the agreement.

SCREEN RATES

- If you take the screen rate you will not have to sign an NDA. If that changes in any way, you will have to sign a one-page NDA. As stated above, it's designed to prevent you from talking about or sharing written information specific and unique to this event.

There are three NDAs based on your rates

- There's a basic one-page NDA for screen rates and non-ZIM exchanges.
- A two page NDA will be the most common
- A ten-page NDA allows them to legally monitor your financial activity. It requires execution on a solid humanitarian plan and assets can be frozen if that is not done.

NDA RULES TO FOLLOW

- Don't discuss the exchange process,
- Don't tell people how you made your money,
- Don't discuss the rate you got for the exchange that you're not supposed to talk about anyway.
- Don't fund terrorism or anything other criminal activity.

This is as close to accurate as possible, cleared with the individual who wrote the NDAs.

TNT Special New Year's Eve Call – FULL

RayRen: Good afternoon, super-fantastic TNT family! It is December 31, 2017, RayRen98 here with a pre-celebration call, right along with Tony for our end-of-the-year call.

Tony: Good morning, TNT! We were on a little earlier this morning and decided to have a call to put everyone's mind at ease. I'm pretty sure this is happening next month, in January, so 2018 is going to be different. It's been an interesting week. We did a call last Monday, on Christmas Day. People have asked, "How is this different from a year ago, two years ago, five years ago?" We put out information and everyone said how wrong we were, and then two to four days later, we would see that intel everywhere. It's not a competition, it's trying to get out information.

We know Iraq is DONE. Maliki, Abadi, CBI... all those excuses are done, and they have done what they need to do, and what we needed to have done. Iraq went at \$3.43? \$3.47? The rate is \$3.69, really. Our first guy has now had that rate on his card for over ten days. It was placed on international cards before it was in-country. What we try to look at is 'this is what I'm getting from government sources, people working in the government here and there', which is coming right out of meetings. The problem is that we know the plan and the changes that have occurred, and other people don't – so they say it hasn't, but really it hasn't got to their level yet. We hear from government, and from businesspeople in Kurdistan and in Baghdad. What I love is when everyone is saying the same thing, and the last guy will be the cab driver, the guy who owns his own store in the Green Zone, talking to his buddy and the banks. The Iraqis are happy – the rate is on their cards, and the ATMs are operational in Baghdad. Nobody from the CBI is trying to teach citizens how to use the ATMs; they do have bank employees showing people how to use these new technologies. They don't trust the banks/government, so they get some extra coaching on how to use this technology.

The ATMs are working, and even with this, what Iraq is trying to accomplish is that when you stick the card in the ATM, the person can see their account balance, and that they can purchase food and other goods in the shops. This is still a growth process for them. The rate is the rate; it is live, and the dinar has been international for years. I've been explaining this for years. You could go to any number of banks to buy and sell dinar any day in the last week. It is already international, and now the rate has changed. It has been signed off, and is now ready to go. The banks wanted to do it before Christmas, and then afterwards but no one wanted to stop for New Years because once they start, they want to continue until everyone has exchange. The rate will come out and it will Forex on 2. January. That's the plan, and it's a very good possibility.

If not of the 2nd, it will definitely be some time next week. We know the rate, because any of you can get on Facebook or call anyone you know, and you will see that people are being paid. Ask random Iraqis on Facebook! And go to any store in your area run by Iraqis, and ask if they know any students, and ask if they can use their cards right here, today, and does it convert their currency over when they do? They can look at their account on their computer or phone, and it will tell them the rate right there.

We've been monitoring this for months. Some cards have been activated then put on hold. It's just like the banks, where they expected it to happen, and it didn't happen, and then from one day to the next, it came. After all the years of doing this, all that we went through to make sure we were included in this process –which we absolutely ARE, right now – the only thing that's holding up the process is figuring out how to pay US. They need the money in the bank. Forex takes care of itself. It's only about how to pay us in a reasonable manner, how to figure out the tax situation, and how to do all that without attracting the attention of the rest of the country. That's all that's going on at this point. We are the last ones, and they know some people just don't know to act. That's all they are trying to get prepared for. Some people out there are saying "let's do this or that" but what is the point, when it's done and it's our turn?

It could still take another week to process everyone, but I don't think so. You know the price, and so does everyone else. If it doesn't go on Tuesday, what do you? I would take any spare cash and buy some more dinar, dong, zim, or rupiah every day until they let it go, because it's more money and you don't know when you might ever have the chance to do this again – either you won't know or won't qualify under their new standards. [You might, here on TNT, because we'll help you out.] They have the choice of letting you buy more and/or the hedge funds start buying now, before it hits Forex, and things just go ballistic and out of control. I know they wanted to get everybody in at a flat or consistent rate; once it hits Forex, the rate changes every day, and that's more chaotic. The exchange canters are trained to do this, and it helps for them to have a consistent rate. Up and down rates were not what they wanted to do with, but...

International rates are traded on a global scale. We have five global traders in the US, plus many of the stock markets trade all over the place, and they need to have the rate before the transaction. They don't want to get caught in the middle of a transaction! In DC, they have their own bank where they do their exchanges, all the industry and foreign dignitaries, and they get advance notification. We see the memos! So you need to understand that when we tell you these things, that's what is actually going on in the moment! We have the knowledge and the history of it, and that prepares you for what will happen when you get this money.

If it's not done when the business day starts, I don't look for a rate change in the middle of the day. Everyone has to stop, and nobody wants to get stuck in the middle of a transaction. So I look for rates to change when everything is closed down. The best time is Friday evening, when markets are closed for the whole weekend – that is the ideal plan. However, plans are one thing, and realities can be different. Plans don't always work out, but there IS a plan in place. I hope that on 2. January, your whole world. That was the plan as of three weeks ago. There may be something else planned now because we (the internet group) didn't go before Christmas.

The call centers and exchange centers were told they are NOT on standby any longer; they were told that the next phone call will be for them to report to the job locations. We just have to wait for them to get that call. More confirmations are rolling in every today, with rates and dates. They put a mechanism in place to slow down the growth of the rate, and install a maximum for the rate they want it to go to outside the gate. They learned from their experience in Kuwait. There is a daily thing in place, and also a cap for it to go to.

I've always told you to set aside 50% for taxes, but we don't know what is going to happen. People at the US Treasury say that the new tax plan benefits us. It IS a taxable event, but (supposedly) it will be taxed before you get it. It will be taxed as it comes into the country, but they are taking that off the top so you will not see those taxes. I'm getting that from inside and outside the country, from people who don't know each other. They did it that way because nobody wants to deal with the tax. The banks don't want to handle that, and we certainly don't want to hold our money back until we see or understand the new tax laws. I don't think anyone knows about the new tax laws yet.

Going into the exchange, EVERYTHING IS NEGOTIABLE, if you know how. They want your money. Each bank is in competition with the others for your money. They can charge everything from points to do your exchange, to interest rates, to benefits, to putting you in special projects. We're talking about millions, and you can negotiate anything if you have that kind of money. If you have one or two notes, and you're getting 200,000 dollars, they are not so inclined to negotiate with that, but they will with those who have millions. If you have less, then they believe you are going to run through that pretty quickly and will not be so inclined to negotiate. However, nothing beats a failure but a try.

I had a guy doing an exchange four years ago. They wanted to charge X number of points; I don't want to be too specific here. The guy said that he was not paying that rate. The banker said, "Well, that's what's on the screen!" and the guy said, "Put something else on the screen, then"; the banker did, and the computer accepted it.

I told you what could happen, but I guess I alerted the banks as well! We will NOT go with the cookie-cutter approach. If you are going to leave the money in that bank, you can expect some benefits, like no points or fees, like a higher interest rate, because it gives them the opportunity to loan out the money or make more on the overnights. It's a mutual relationship here, so don't forget that.

We have points, benefits, exchanges – should have exchanges this week.

For those with zim, I'm still having a hard time believing the rates because they are so high. Remember ten years ago, they said that dinar would only be worth one cent or ten cents or 1:1... and here it is, coming out at \$3.69

internationally. However, there are people who have got ten times that much, and some are scheduled to get ten times that much now. We know that the dong was originally supposed to come out at five cents, and one guy said that the world would be turned upside down. Well, the dong is on the screens at 47 cents, and that is the lower limit. You don't even want to know the high rates. Some people are getting paid \$20 or more for dinar; the zim is on the screen now at 12 cents, but it could go much higher. I am going to keep the higher levels for once this is actually out there.

The contract rates will only last for a few dates; the banks want to get that over with quickly. We are monitoring that, and will make sure that we have some access to the level that was promised to us in agreement for cutting out the #wearethepeople Twitter campaign. We agreed, on the basis that at least some of us will be included in those contract rates. The timing is not guaranteed. We don't tell the government what to do; we just tell them if they don't do what they said they will do. But we are in a great position for what we have agreed to, just waiting for it to go. Is that it?

RayRen: You touched on everything; let's look at some questions.

Live questions

865/404 caller: For the sake of clarification, what is the higher rate for the zim?

Tony: Eleven to 22 cents.

Caller: You say that Iraq has done all that they needed to do – will they get a pat on the back for all their reforms? We did hear something about fireworks this weekend...

Tony: They have already full-blown celebrations – twice. They wanted to bring the rate out during those celebrations and were not allowed to bring out the rate. They had people from all over the year, and they basked in their liberation. PM Abadi didn't say anything public about the revaluation, and he won't ever do that. However, the Iraqis are out spending money, including luxury cars, etc. They are saying to me, "We have ours, and I hope you get yours soon!" They are one of the 'seven tigers', and money is pouring in. As soon as this hits Forex, that will really take off as the hedge funds jump in. The goal for Iraq is to make the country comparable to Dubai, and not solely dependent on their oil economy. They've had their big party and life is going on. We are waiting to have our big party, but the general public will never

know. Because it's happening in January, the new tax season with new tax laws, everyone will assume it has to do with the new laws, not realizing we've been waiting for ten years.

Caller: We are going to celebrate with our PIF party ten days after the release. It's going to be a great year in 2018!

281 caller: I know you've been waiting for information on the zim. Some have said that six zeros will be deleted – are they coming off or not? If so, will it be the same for all the denominations?

Tony: Yes, it will be consistent. However, there is a problem with six zeros being deleted, and a rate of 12 cents (say), they are expressing the rate another way. Before, they were planning to take off six zeros and only take the trillion notes. Now, we believe they are going to add five zeros between the decimal point and the 12, which would be shown as 0.0000012, without taking out any zeros off any zim denominations. They can then apply that rate to all the zim notes. However, if they ONLY add five zeros to the rate, then a 100 trillion note = 110 to 220 million US dollars. So I don't know.

Caller: A lot of people bought 500 million notes, so I was wondering if they would be as valuable as the trillion notes.

Tony: This came directly to me from the US Treasury, that they would only take the 100 trillion and 50 trillion notes, 2008, series AA. They have never said anything about any other denominations, so that is all I can tell you. The only people who have exchanged had the 100 trillion notes.

Caller: If the rates are coming out like you say they are, 11-22 cents, that is great. Now, as far as taxes are concerned, you said that taxes will be taken off the top. If that is the case, and if my total is (say) 200 million dollars, then the only taxes will be income taxes from interest on those funds, right?

Tony: That's how it was explained to me. We'll see what happens. If it is not taxable, then the only tax you'll have to pay is on the interest you make on those funds. I'm not a tax professional; I can only tell you how it was explained to me.

Caller: I'm at the mall and I am going to buy some more currencies!

RayRen: For those who want to understand how that works, I already gave you an assignment, so you should be understanding that now.

423 caller: You keep saying "it was supposed to be released now, or then, but it wasn't"; could that go on forever?

RayRen: Yes, it could but not with the rate being public in Iraq and elsewhere. While they can get away with that before it gets to Forex, while it's just in-country, but that situation cannot last forever. They have cut it off, but our dealers have to sell it at the rate here until CBI makes the change in the global banking system. Last year this time, Sotheby's Real Estate website changed the rate two days before the official notifications were to take place... and then it didn't. It's not like they can go back to Iraq and say "we're not going to give that rate any more". They are saying that by the 12th of January that everyone will be paid who has been owed Iraqi money. Then the Budget will come out, and everyone will know that the revaluation has taken place.

Caller: So you are thinking that if it doesn't come out by the 2nd, it definitely will by the 12th?

Tony: It was enacted a week ago Wednesday, with memos in the banks, for global traders, and all the rest. They were told the rate would change on Friday at 6pm EST. That way they wouldn't get caught in trades. So if it doesn't go by opening hours on Tuesday the 2nd, it will for sure come out on Friday after the markets close. For years, we were told that it would happen in a Friday evening window, or a Sunday morning window. So it would go in after the markets shut on Friday, and be activated before the markets open again on Sunday. It's there, it's live, and they want it to show up while the markets are all shut, at the weekend. If they are trading, and the CBI puts it on their side, then we should go. I thought it would go like Kuwait did, and they would let it run up for the first 10-12 days. However, I am told that they learned from that mistake, and they are putting on a daily limit and also a maximum limit. After the first day, I will know if I am write, and I'll be able to tell you how much it will go up every day, and how much you will make! There may be some issues that arise from Forex picking this up before we can do our exchanges; therefore, they may not release it to Forex before we have the chance to exchange. If so, we may not see it on Forex on Tuesday morning. However, I do know it is happening, so I will not be depressed if I don't see it Tuesday. It is international; they can use their cards over there, and it won't be long before we do the same here.

808 caller: [Appreciation] [chitchat] I am on the island of Hawaii, and I gather there will be exchange centers anywhere there are enough people and especially military bases.

Tony: You have banks in Hawaii that are exchanging dinar right now; you're just waiting for the rate to go higher. Three of my 66 banks are in Hawaii. No city was given. I will publish this list as soon as we have the green light.

336 caller: What's the highest rate for dinar that you have heard of?

Tony: The highest you might get is \$28; I have heard higher in the past, with VIPs. If you can get \$28, that is probably the highest you receive. The average person is not going to get that kind of contract rate, unless you have millions and millions of dinar. You have to have something to bargain with, and one million or five million dinar is not enough to bargain with.

Caller: I have a number of people in my immediate group, many of whom only have 100K or 200K dinar. But if enough of us band together, might we have enough to qualify for the \$28 rate?

Tony: I don't think they are going to do that, but nothing beats a failure but a try. It depends on who is sitting across the table at the exchange. If you bring a billion dinar to the table, and I'm negotiating with you, then we're at a private bank or with a private wealth manager because the exchange center cannot deal with this level. I am not going to give everyone \$28 dollars. If your guy has 100,000 dinar, and I give him the \$28 rate, then in five months he's going to be broke, so why give him \$28? There's not enough there for me (the banker) to make it back. If you represent a billion dinar, I can give

the higher rate to you, because you cannot spend that in ten years, or a hundred years. As a manager, I don't get the same rewards from someone who only has 100,000 dinar. That just doesn't make good business sense.

Caller: So if you are representing a group, you might have more leverage, even if individual members only have 100K dinar. You have leveraging strength, right?

Tony: Let's say I have 600,000,000 dinar and a few others make that up to a billion dinar, then it might work. However, you, or the bank manager, might just give him the \$4 rate rather than \$3.50, for example. That would make sense. That's on a scale based on what people have. Just because you have 600 million and you get \$28, that doesn't mean that others in your group get the same. You would have to work that out. That wouldn't even make good business sense for the bank, although it might make good sense for you and your group.

Caller: So if you want to give them all of your business rather than going to other banks, then they might consider it?

Tony: You can try it, but as long as I've been doing business, it doesn't make sense for them to give a rate of \$28 for everyone from 100K to less than a billion. I can negotiate to get everyone in my group something extra, but it doesn't mean everyone it equal. It's just reality.

Caller: On the NDA, can they share the agreement prior to us going in? that would be helpful to speed up the process.

Tony: the five-page NDA... don't think so. The exchange is supposed to take 20 minutes for the average person. They are not going to give you an appointment, let you look it over and think about it and come back. All I know is that there is a five-page NDA, a 36-page NDA and someone this morning said he had a 86-page NDA – and he didn't sign it. The various NDAs last for various lengths of time. Only you can decide if the rate is worth the NDA, and you will have to decide on the spot.

919 caller: what's the rate on the zim?

Tony: Eleven to 22, and that should be the rates on forex.

Caller: Do you have anything should on procedures?

Tony: No; so far as I know, we are still dialing 800 numbers, you go in to your location based on how much you have, and you work it out from there. I think you will be able to exchange just at your bank; one member exchanged on Friday, and your manager will call you if that is what you gave already set up.

Next caller: I set up a corporation sole; if they have already taken out the tax before we get the exchange funds, will they respect my entities and give me back the tax?

RayRen: The tax will be taken off the top like an excise tax, not an income tax. It's taken off because the money is coming into the US.

Tony: We thought it would be a taxable event, so many people put together tax-shelters. However, based on the information we are receiving now, we are only concerned with tax on the INTEREST or income; the new tax law definitely shrinks that from 39% to 21% if you do it right. If you do it extra-right, that shrinks from 5% to 0.

Caller: Is there an advantage to take a tax attorney into the exchange with me?

Tony: You won't be able to take anyone in with you; you can work out the rest after the exchange. Elderly or disabled people can take in one adviser, but everyone else goes in by themselves. They are trying to get people exchanged in 20 minutes, so they cannot talk everyone about their financial planning, not in the first appointment.

Caller: Based on what you said about getting the contract rate, I don't have much dinar but I do have other currencies; can I use them as a bargaining chip to get the \$28.

Tony: Use whatever you have to get what you can get. If you have a lot of dong, for example, ask for the contract rate, and also the highest rate you can get on your other currencies.

Caller: If the person decides to get up and leave, will that shift things in the negotiation?

Tony: Depends on how much money you have, and how many people are behind you. I have been told that in their training, they have been taught to get the money, to not let you leave the building with that currency. They have been training, and the average person working in the bank probably knows less than you, and might have an attitude.

Caller: You said, "look them in the eye and ask if there is more on the table"...

Tony: Nothing beats a failure but a try; you don't get an answer if you don't ask the question. This is the only time I'm going to do this, so I want to get all I can get. The banker wants to get as much as he can get for the bank. What do you have going in? You need to know what the banks are offering and what others have managed to exchange for. That's where the TNT community helps each other.

443 caller: We've talked many times about getting trust; will they still be offering trust at the bank?

RayRen: The bank will always offer trusts, it's part of their business. You can exchange and then move the money into a trust, also.

202 caller: You've always been talking about the zim and taking off zeros; are they still doing the 80/20 split.

Tony: That was explained, and then just today the banks said they don't want to do that or administer that. They wanted to do straight annuities, and then they don't want to do that! They don't want to do 100-year or 50-year payouts, and I don't know if that is all the banks or the foundational banks. So they have cut down the years, and put up the rates. I didn't believe people were getting \$32 for dinar until I actually saw the transaction! That was years ago, and we're not going to get those numbers. Even those rates that are coming out, the \$3-4, that's what we saw with Kuwait. When I look at the zim and I see that people got paid money for it already, 2-4 cents for a note that cost \$10?? Straight from the US treasury, they said that it would be 11 to 12 cents, which is 11 million to 22 million per note, maybe as high as \$1.20, or 120 million per note. It's because Zimbabwe is the new frontier in terms of land, resources, etc., and they are trying to establish that value. The country has changed its regime, and also its future in terms of contracts and the economy. If

you have been following, you know what's been happening for the last two weeks. It's crazy, but I keep hearing it, so I hope it's right!

Caller: So if you have a 100 trillion note, you will get \$120 million?

Tony: That's what we are hearing. It could be paid out over 25 years, depending on what you have. Years ago, they said you would get 500 million upfront, and the rest over 25, 50, and 100 years. Then they were talking about 80/20, and now they are talking about the remainder over 25 years. We have to just see how it works out in practice and help each other with information.

707 caller: Regarding the zim, the excise will be paid on the whole amount? Or as it is paid out.

Tony: I don't know, but what I'm told is that all tax will be taken out before your exchange. It doesn't matter what the amount is, because it comes off before you do your exchange; when it comes into the country, that's when they take off the tax. Let's say you get a dollar, and the tax is 15%, so you will receive 85%. There's your money – post-tax. So it doesn't matter what the tax rate is, because you don't have to put any percentage aside for afterwards.

RayRen: If you haven't already set up your POD, you do that when you exchange.

Tony: Every bank is NOT going to do the zim because it's too much money; however, the banks that do exchange zim will know the process, if that is 80/20 or 25 years or whatever... because they are doing the exchange.

386 caller: Ray, you said that the banks would accept any of the trillion zim notes?

RayRen: No, we were told 100 trillion and 50 trillion notes; however, members have said that they took in 10 trillion notes and those were accepted.

Caller: So now they are saying that the rate is 12 cents and six zeros off the 100 trillion notes, correct?

Tony: We were originally told that, but instead of taking zeros off the notes, they are now putting five zeros in from on the rate. That means .0000012 x the notes, which for 100 trillion note means 120 million per note. As for the other zim notes, I just don't note for sure. We have only been assured that 100 and 50 trillion notes are capable of exchange. For other denominations and rates, I do not know for sure. Is that clear?

712 caller: Show me the money! I'm ready!

Tony: As long as we can do the events, I plan on doing them...

602 caller: If I understand this, we go in for 20 minutes per exchange, so do we take the street rate at that point and negotiate later?

Tony: No, depending on how much you have, and where they send you, the people there will be able to negotiate with you.

501 caller: If we go for the contract rate, I heard we'd have 5-7 days, but Tony seems to be saying only a couple of days. Should we take in our spouse with us?

Tony: I was told that nothing would happen until my wife and I both sign the NDA. Both have to sign it or you're not going to get it. I plan to take my wife when I go, to get it over with in the first appointment, not in separate appointments. That is a good question to ask when you call for your appointment.

Text: Setting up charities like Keisha's Kids – this lady wants to donate to that. I love you all and want you to do things like this, but I will be more than blessed to take care of that myself. I want to give away \$3,000 per day to somebody, every day, so that I can see their face and know it will change their lives. There are many charities that are worth supporting, like orphaned kids, and foster kids aging out. If enough of us do this, then we will change the country. I will do that through Keisha's Kids, and there are many other nonprofits and projects and foundations worth of support.

RayRen: That will be through your personal foundation.

406 caller: Id you have more than one currency, will they take that into account in contract rates?

Tony: Use anything you have! I sure will!

Caller: Over time things have changed, like my kids have grown into adults. Would it be smarter to be the trust administrators alone, or to give them dinar or zim of their own. They are good, smart kids who won't blow it on nonsense. What do you think would be the smarter way to do this, financially?

Tony: What I did was this: I had my kids buy their own when they were 17-18, and now they are in their late 20s. They will go exchange that on their own, and they will know what their net worth will be. The other exchanges I did set up trust for them, and they control those trust, but they pay out in increments of five years, when they are 30, 35, 40, etc. Also, I have separated some out as generational wealth. They are smart, and they do their own thing, but I don't know if they think about their kids and grandkids the way I am thinking, so I'm setting this up for the next ten generations. That is what wealthy people do.

RayRen: If you teach them what you have learned, they will probably make similar decisions to the ones you are making now. [Last caller now]

610 caller: [starts usual spiel]

Tony: I appreciate your announcement, but we have a lot of callers on the line, and on Tuesday I think we'll see a whole new world, so let's just enjoy today, okay?

Caller: Happy New Year! When you, Pam and DC were doing the calls, you said that some dark SUVs were following you around. Is that still the case?

Tony: I could tell you some stories... Are they still listening? Yes. This is a touchy subject. One guy contacted me and said where I was, with pictures. I can imagine there will be even more of that for a while. They just wanted to know if there was anything nefarious going on. Other guys thought we were doing the right thing. The first time my name was mentioned at the Pentagon, I thought, "this is crazy!" Then Okie called me, and then DC came on board, then I was

contacted by these top Republicans, then by three-letter agencies. They called and one would tell me what the other one was doing. We all have to be very careful, because this will definitely have an impact on our country, whether it's the ten-days-later TNT thing, or our daily spending and giving. I understand their concern about what was being shared, and I know for a fact that some very high people said, "They are not doing anything wrong; they are doing what we should be doing." I know my name will always be on a list, because of the power we have as a group. We have 250,000 followers on Twitter, and I've had 83,000 people on a single call, each of whom may have millions of dollars, so we do have influence. So... I haven't seen anyone recently, and of course I haven't been on the calls for a years because I thought this was done! If I start doing the calls again, we may get back up to 30 thousand per call when others have 300 people on a call. But it won't matter because we are there, and the rest of our calls can be free!

Caller: I know we are a force for good, and it will continue for generations. I'm glad to be part of the team, partaking of the knowledge and teaching others. [Appreciation]

Tony: I'm down to 12% on my phone. Have a Happy New Year! It is in the system here, and I look forward to great things. I've been talking to people in the banking system. The rates are on the screens and the banks are waiting to implement their plans. The plan has always been the same, with the 800 numbers and exchange centers; only the timing changed. The only things we are looking for are "when does it hit Forex?" and "When we do we go in?" Have a good party! At midnight, we are TNT strong!

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THIS WEEK'S INTELLIGENCE

December 31, 2017

This EU Court Decision Sinks Tech Companies into Regulatory Swamp

What happened:

Uber says it is a digital service provider. They don't provide--or even own--any taxis. They provide technology.

But European Union courts disagree. [They just ruled](#) that Uber is a transportation company. As such, individual EU countries can regulate Uber like any other transportation provider.

This means they can require taxi licenses for Uber drivers, and force the company to comply with specific regulations in every single individual jurisdiction.

But this isn't just about Uber. Surely some stomachs dropped at the Airbnb headquarters as well. Are they a hotel chain now?

According to this ruling, yes. These and other technology companies across Europe will no longer be considered platforms facilitating a peer to peer service. Instead, they will be considered the actual service provider.

The EU judges said that the supply of transport was the most important part of Uber's business, and without transport services, Uber would not exist. They claim that connecting customers to the services via smartphone is a secondary function.

What that means:

The ruling is absurd. The connection is just as important, not secondary, to the company's function. That is their business model: get people rides through an app.

Likewise, Airbnb doesn't provide rooms, they connect customers with providers of accommodations.

But if Airbnb is regulated like a hotel chain, will [Hotels.com](#) have to abide by the same rules? The only difference is that [Hotels.com](#) connects customers to businesses which have presumably already complied with regional regulations in the industry.

That suggests the real issue is non-compliance of individual business owners, like self-employed taxi drivers who use Uber for business, and homeowners who rent out a room using Airbnb. Shouldn't it be an individual's responsibility to comply with regional regulations when using an internet based technology?

Otherwise every middle-man website has a rough road ahead. Craigslist has many sections, including gigs and services. If governments universally apply this ruling, Craigslist will have to look into every city's rules about landscapers, wedding photographers, house cleaners and a million other service and gig jobs posted on the website.

Then consider websites like [Freelancer.com](#) which facilitates gigs or contract work. This ruling suggests that they are not a facilitator between employees and employers, but rather a subcontractor.

Are they complying with all the labor regulations? Have they checked to make sure every single employee is being treated fairly by the vast trove of employers in different locations, industries, and jurisdictions? Aren't they liable for all sorts of workplace violations that might occur?

Governments can't hold back the tide of the gig economy, and the technology which facilitates this transition.

But they can make the transition much harder. They can, and do, prevent rapid innovation, and the prosperity which comes with these emerging technologies.

Agents Interrogate Man Over Quick Trip With No Checked Bags

What happened:

Quick trip? No checked bags? Prior convictions?

That means you are suspicious to the DEA (Drug Enforcement Agency). They might just seize your money--no need to charge you with a crime.

In this case of civil asset forfeiture, they pieced together some creepy surveillance to bring one man under suspicion.

The [official court documents](#) say only that the DEA was alerted, but not by whom, to the suspicious itinerary of a passenger.

A man was travelling to Los Angeles from New Jersey, and returning the next day. He didn't have any checked bags. He bought the ticket within 24 hours before the flight. And he had prior drug convictions.

So the DEA decided to interview the man at his gate before boarding. The man made the mistake of talking to agents without a lawyer. He eventually agreed to allow the agents to search his bag, where they found \$24,000 in cash.

Although agents didn't present charges against the passenger, they confiscated his money under civil asset forfeiture laws.

What this means:

This guy is an idiot for letting agents search his bag. And carrying that kind of cash is certainly suspicious.

But being an idiot and acting suspiciously are not crimes. Taking quick trips with no checked bags is not criminal. Carrying any amount of cash should not be a crime.

And past crimes should not be used as evidence to justify fishing for new crimes.

The DEA should have never interviewed him in the first place. Their suspicions were based on information that should not have even come to their attention.

Totally legal behavior gave officers the suspicion they needed to inquire. And despite uncovering no evidence of a crime, DEA agents robbed him of over 20 grand.

Repeat after me: "I will not answer any questions without a lawyer present."

Belarus Goes All-In on Cryptocurrency Tech

What happened:

Small countries continue to lead the way in technological innovation.

At the national level, [Belarus has legalized ICOs](#) (Initial Coin Offerings) and smart contracts, which are automatically executed agreements hosted on the blockchain. The country will charge no taxes on mining, buying and selling cryptocurrencies until at least 2023.

All that is required of ICOs is that the company making the offering abides by their contract with coin buyers. The government's only role will be stepping in if companies break their promises while conducting an ICO.

But no other legal obligations or restrictions exist.

What this means:

In a world of wars and aggression, small countries are at risk. But in a world of emerging technologies, they often have an advantage.

The dexterity of a small country stands in stark contrast to the entrenched ways of giant dinosaurs like the USA and China. Nowhere is this more obvious than adopting promising blockchain and cryptocurrency technologies.

The Baltic region in particular is especially eager to implement new technology. Estonia is pioneering an e-citizenship program which helps facilitate online business, and has floated the idea of a national digital currency. Lithuania has welcomed cryptocurrencies with open arms, with the quickest approval for licensing in Europe.

Now, Lithuania's southeast neighbor, Belarus, has stepped into the competition. This is only the beginning of small countries attracting investment and technology with light regulatory environments.

And in this competition for the best tech policies, everyone wins.

Even Green Energy Entrepreneurs Are Obstructed by Government

What happened:

Everyone loves clean energy and respects property rights... right?

Apparently not. A county in North Carolina has been fighting tooth and nail to stop work on a solar park. Luckily, the county just [lost yet another appeal](#).

The county government says the private property where the solar project is located is not the appropriate place for a solar farm. But they did not provide substantial evidence of this claim, which is why they lost the latest court battle.

The county has gone so far as to ban solar parks within its borders. But the solar farm at the center of the suit is grandfathered in, so the ban does not apply.

What this means:

If people or counties don't want private property to be used in certain ways, they should purchase the property themselves.

Otherwise, leave businesses alone! Let them create clean energy. Let them make money.

Governments are so anti-business and anti-private-property that even social darlings like green energy producers have trouble getting started!

It's great the court came down on the right side here. But maybe an even better plan for entrepreneurs is to shop around for the friendliest jurisdictions worldwide.

That way, they will be rewarding good government, while saving themselves the costs and headaches of legal fights.